

Information to identify the case:

Debtor 1	<u>Vanessa Penafiel-Moran</u>	Social Security number or ITIN	xxx-xx-8591
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-24914-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vanessa Penafiel-Moran
aka Vanessa Penafiel, aka Vanessa Del Rocio
Penafiel-Moran, aka Vanessa Moran

11/8/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vanessa Penafiel-Moran
 Debtor

Case No. 19-24914-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 102

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
 518383994 +Vanessa Penafiel-Moran, 225 Rahway Avenue, Apt. 203, Elizabeth, NJ 07202-1932
 518383995 +Bureau of Accounts Control, 3601 Route 9 North, Howell, NJ 07731-3395
 518383998 +Bureau of Accounts Control, P.O. Box 538, Howell, NJ 07731-0538
 518384019 +Capital Management Services, LP, P.O. Box 964, Buffalo, NY 14220-0964
 518384018 +Debt Recovery Solutions, LLC, P.O. Box 9018, Syosset, NY 11791-9018
 518384025 +Debt Recovery Solutions, LLC, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
 518384029 +Donato Russo, MD, 1896 Morris Avenue, Floor 3, Union, NJ 07083-3528
 518384028 +EOS CCA, Collection Company Of America, 700 Longwater Drive, Norwell, MA 02061-1796
 518384030 +EOS CCA, P.O. Box 169, Norwell, MA 02061-0169
 518384031 +EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 518384037 +F.H. Cann & Associates, Inc., 1600 Osgood Street, Suite 20-2/120, North Andover, MA 01845-1048
 518384035 +FMS, Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839
 518384036 +FMS, Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 518384039 +FMS, Inc., P.O. Box 707601, Tulsa, OK 74170-7601
 518384038 +G.L.A. Collection Company, Inc., 2630 Gleeson Lane, Louisville, KY 40299-1772
 518384040 +G.L.A. Collection Company, Inc., P.O. Box 991199, Louisville, KY 40269-1199
 518384049 +GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122
 (address filed with court: Gold Key Credit, Inc., P.O. Box 15670, Brooksville, FL 34604)
 518384047 +Midland Credit Management, Inc., a/k/a Midland Funding, LLC, 320 East Bign Beaver, Troy, MI 48083-1271
 518384046 +Midland Credit Management, Inc., A/K/A Midland Funding, LLC, P.O. Box 301030, Los Angeles, CA 90030-1030
 518384051 +Midland Credit Management, Inc., A/K/A Midland Funding, LLC, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
 518384050 +NES Georgia, Inc., Trinitas Regional Medical Center, P.O. Box 277329, Atlanta, GA 30384-7329
 518384053 +NES Georgia, Inc., Trinitas Regional Medical Center, 225 Williamson Street, Elizabeth, NJ 07202-3625
 518384052 +NJ Oral & Maxillofacial Surgery Assocs, FKA Barbieri, Colameo, Berardo & Wuebbel, Assocs in Oral & Maxillofacial Surgery, 16 Johnson Avenue, Hackensack, NJ 07601-4818
 518384054 +NJ Oral & Maxillofacial Surgery Assocs, FKA Barbieri, Colameo, Berardo & Wuebbel, Assocs in Oral & Maxillofacial Surgery, 7322 Bergenline Avenue, North Bergen, NJ 07047-5437
 518384055 +Paula G. Kaplan, Esq., Sara A. Youner, Esq., 55 Morris Avenue, Suite 200, P.O. Box 96, Springfield, NJ 07081-0096
 518384060 +Santander Bank, N.A., Mail Code: RI1 EPV 02-23, One Sovereign Way, East Providence, RI 02915
 518384061 +Santander Bank, N.A., Mail Code: 10-6438-MA4, 601 Penn Street, Reading, PA 19601-3563
 518384059 +Santander Bank, N.A., 450 Penn Street, Reading, PA 19602-1011
 518384073 +Trinitas Anesthesia Associates, LLC, 225 Williamson Street, Elizabeth, NJ 07202-3625
 518384076 +US Asset Management, Inc., A/K/A EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 518384075 +US Asset Management, Inc., A/K/A EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 518384077 +US Asset Management, Inc., A/K/A EOS CCA, P.O. Box 329, Norwell, MA 02061-0329
 518384074 +University Radiology Group PC, PO Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426
 518384078 +Van Ru Credit Corporation, 4839 North Elston Avenue, Chicago, IL 60630-2534
 518384079 #+Van Ru Credit Corporation, P.O. Box 301122, Chicago, IL 60630-1152
 518384083 +West New York Emergency Medical Services, 580 66th Street, West New York, NJ 07093-5316
 518384084 +West New York Emergency Medical Services, Town of West New York, 1105 Schrock Road, Suite 610, Columbus, OH 43229-1158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 09 2019 00:05:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 518383990 EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank Of America, 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410
 518383989 EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank Of America, PO Box 982235, El Paso, TX 79998-2235
 518383988 EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank Of America, PO Box 982238, El Paso, TX 79998-2238
 518383993 EDI: TSYS2.COM Nov 09 2019 04:28:00 Barclays Bank Delaware, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 518383991 EDI: TSYS2.COM Nov 09 2019 04:28:00 Barclays Bank Delaware, Card Services, Payment Disputes, P.O. Box 8803, Wilmington, DE 19899-8803
 518383992 +EDI: TSYS2.COM Nov 09 2019 04:28:00 Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 518384001 EDI: CAPITALONE.COM Nov 09 2019 04:28:00 Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 102

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518383996 E-mail/Text: cms-bk@cms-collect.com Nov 09 2019 00:04:47 Capital Management Services, LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317

518383997 +E-mail/Text: cms-bk@cms-collect.com Nov 09 2019 00:04:47 Capital Management Services, LP,
726 Exchange Street Suite 700, Buffalo, NY 14210-1464

518383999 EDI: CAPITALONE.COM Nov 09 2019 04:28:00 Capital One Bank USA NA, PO Box 30281,
Salt Lake City, UT 84130-0281

518384000 EDI: CAPITALONE.COM Nov 09 2019 04:28:00 Capital One Bank USA NA, PO Box 30285,
Salt Lake City, UT 84130-0285

518384002 +Fax: 602-659-2196 Nov 09 2019 01:38:58 Chex Systems, Inc., Attn: Customer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703

518384011 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Victoria's Secret, PO Box 182125,
Columbus, OH 43218-2125

518384010 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Victoria's Secret, PO Box 182273,
Columbus, OH 43218-2273

518384009 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Victoria's Secret, PO Box 182789,
Columbus, OH 43218-2789

518384007 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O New York & Company,
PO Box 182273, Columbus, OH 43218-2273

518384008 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O New York & Company,
PO Box 182125, Columbus, OH 43218-2125

518384006 EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O New York & Company,
PO Box 182789, Columbus, OH 43218-2789

518384005 +EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Express, PO Box 182125,
Columbus, OH 43218-2125

518384004 EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Express, PO Box 182273,
Columbus, OH 43218-2273

518384003 EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank, C/O Express, PO Box 182789,
Columbus, OH 43218-2789

518384012 +E-mail/Text: compliance@contractcallers.com Nov 09 2019 00:06:02 Contract Callers, Inc.,
501 Greene Street, 3rd Floor, Suite 302, Augusta, GA 30901-4415

518384013 +EDI: CONVERGENT.COM Nov 09 2019 04:28:00 Convergent Outsourcing, Inc., P.O. Box 9004,
800 SW 39th Street, Renton, WA 98057-4927

518384014 +EDI: CONVERGENT.COM Nov 09 2019 04:28:00 Convergent Outsourcing, Inc., 500 SW 7th Street,
Building A 100, Renton, WA 98057-2983

518384015 E-mail/PDF: creditonebknotifications@resurgent.com Nov 09 2019 00:12:22 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872

518384016 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 09 2019 00:13:28 Credit One Bank,
P.O. Box 98873, Las Vegas, NV 89193-8873

518384017 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 09 2019 00:13:27 Credit One Bank,
PO Box 98875, Las Vegas, NV 89193-8875

518384020 EDI: DISCOVER.COM Nov 09 2019 04:28:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316

518384021 EDI: DISCOVER.COM Nov 09 2019 04:28:00 Discover Financial Services, PO Box 30943,
Salt Lake City, UT 84130

518384022 +EDI: DISCOVER.COM Nov 09 2019 04:28:00 Discover Financial Services, PO Box 30421,
Salt Lake City, UT 84130-0421

518384023 +EDI: DCI.COM Nov 09 2019 04:33:00 Diversified Consultants, Inc., P.O. Box 551268,
Jacksonville, FL 32255-1268

518384024 +EDI: DCI.COM Nov 09 2019 04:33:00 Diversified Consultants, Inc.,
10550 Deerwood Park Blvd., Suite 309, Jacksonville, FL 32256-2805

518384026 E-mail/Text: operationsclerk@easypayfinance.com Nov 09 2019 00:02:49 Easypay Finance,
a/k/a Duvera, 3220 Executive Ridge, Suite 200, Vista, CA 92081

518384027 E-mail/Text: operationsclerk@easypayfinance.com Nov 09 2019 00:02:49 Easypay Finance,
a/k/a Duvera, P.O. Box 2549, Carlsbad, CA 92018-2549

518384034 EDI: AMINFOFP.COM Nov 09 2019 04:28:00 First Premier Bank, PO Box 5524,
Sioux Falls, SD 57117-5524

518384032 +EDI: AMINFOFP.COM Nov 09 2019 04:28:00 First Premier Bank, 3820 N. Louis Avenue,
Sioux Falls, SD 57107-0145

518384033 +EDI: AMINFOFP.COM Nov 09 2019 04:28:00 First Premier Bank, 601 S. Minnesota Avenue,
Sioux Falls, SD 57104-4868

518384041 E-mail/Text: info@payhcs.com Nov 09 2019 00:05:51 Healthcare Collection Specialists, Inc.,
HCS Collections, P.O. Box 306, Waldwick, NJ 07463-0306

518384042 +E-mail/Text: info@payhcs.com Nov 09 2019 00:05:51 Healthcare Collection Specialists, Inc.,
HCS Collections, 75 Franklin Turnpike, Waldwick, NJ 07463-1831

518384044 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 09 2019 00:12:35 LVNV Funding, LLC,
A/K/A Resurgent Capital Services, LP, 625 Pilot Road, Suite 2/3, Las Vegas, NV 89119-4485

518384045 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 09 2019 00:12:33 LVNV Funding, LLC,
A/K/A Resurgent Capital Services, LP, 55 Beattie Place, Suite 110,
Greenville, SC 29601-5115

518384043 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 09 2019 00:12:32 LVNV Funding, LLC,
A/K/A Resurgent Capital Services, LP, PO Box 1269, Greenville, SC 29602-1269

518384048 +EDI: MID8.COM Nov 09 2019 04:28:00 Midland Credit Management, Inc.,
a/k/a Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

518384058 E-mail/Text: info@phoenixfinancialsvcs.com Nov 09 2019 00:02:53
Phoenix Financial Services, LLC, 8902 Otis Avenue, Suite 103A, Indianapolis, IN 46216

518384057 E-mail/Text: info@phoenixfinancialsvcs.com Nov 09 2019 00:02:53
Phoenix Financial Services, LLC, P.O. Box 361450, Indianapolis, IN 46236

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 102

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518384055 E-mail/Text: dee@pendrickcp.com Nov 09 2019 00:05:33 Pendrick Capital Partners LLC,
1714 Hollinwood Drive, Belleview, VA 22307-1926
518384056 +E-mail/Text: dee@pendrickcp.com Nov 09 2019 00:05:34 Pendrick Capital Partners LLC,
6029 Ridge Ford Drive, Burke, VA 22015-3650
518384063 +EDI: SECONDRound.COM Nov 09 2019 04:28:00 Second Round LP, P.O. Box 41955,
Austin, TX 78704-0033
518384062 +EDI: SECONDRound.COM Nov 09 2019 04:28:00 Second Round LP, 4150 Freidrich Lane, Suite 1,
Austin, TX 78744-1052
518385835 +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518384066 EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, C/O Walmart, ATTN: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
518384064 +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, C/O Walmart, P.O. Box 965024,
Orlando, FL 32896-5024
518384065 +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, C/O Walmart, PO Box 965036,
Orlando, FL 32896-5036
518384069 EDI: AISTMBL.COM Nov 09 2019 04:28:00 T-Mobile, Attn: Customer Relations,
12920 SE 38th Street, Belleview, WA 98006
518384067 EDI: AISTMBL.COM Nov 09 2019 04:28:00 T-Mobile, Attn: Customer Relations, PO Box 37380,
Albuquerque, NM 87176-7380
518384068 EDI: AISTMBL.COM Nov 09 2019 04:28:00 T-Mobile, Attn: Customer Relations, PO Box 742596,
Cincinnati, OH 45274-2596
518384070 EDI: TFSR.COM Nov 09 2019 04:28:00 Toyota Motor Credit Corporation,
5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
518384071 EDI: TFSR.COM Nov 09 2019 04:28:00 Toyota Motor Credit Corporation, Bankruptcy Department,
P.O. Box 8026, Cedar Rapids, IA 52409-8026
518384072 +EDI: TFSR.COM Nov 09 2019 04:28:00 Toyota Motor Credit Corporation, P.O. Box 9786,
Cedar Rapids, IA 52409-0004
518384082 +EDI: VERIZONCOMB.COM Nov 09 2019 04:28:00 Verizon, P.O. Box 650584,
Dallas, TX 75265-0584
518384081 +EDI: VERIZONCOMB.COM Nov 09 2019 04:28:00 Verizon, Attn: Billing Office,
236 E. Town Street #170, Columbus, OH 43215-4631
518384080 +EDI: VERIZONCOMB.COM Nov 09 2019 04:28:00 Verizon, 500 Technology Drive, Suite 550,
Weldon Springs, MO 63304-2225

TOTAL: 65

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

Eric Raymond Perkins eperkins@becker.legal,
nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
Roger Chavez on behalf of Debtor Vanessa Penafiel-Moran rchavez01@aol.com,
rchavez@chavezlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4